

**Information to identify the case:**

Debtor 1 **Darnell J. Simmons III**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7458**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **18-32611-KRH**

## Discharge of Debtor

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Darnell J. Simmons III

August 30, 2018

**For the court:**

William C. Redden  
Clerk

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
Eastern District of Virginia

In re:  
Darnell J. Simmons, III  
Debtor

Case No. 18-32611-KRH  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedocket  
Form ID: 318Page 1 of 1  
Total Noticed: 18

Date Rcvd: Aug 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 01, 2018.

db	+Darnell J. Simmons, III, 6372 Kristy Star Ln., Mechanicsville, VA 23111-5024
14381033	+Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14381035	+Credit Control Corp, 11821 Rock Landing Dr, Newport News, VA 23606-4207
14381034	+Credit Control Corp, Po Box 120568, Newport News, VA 23612-0568
14381039	+First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
14381041	+Jared/Sterling Jewelers, PO Box 1799, Attn: Bankruptcy, Akron, OH 44309-1799
14381042	+Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228
14381043	+Mary Washington Hospital, 1001 Sam Perry Blvd., Fredericksburg, VA 22401-4453
14382058	+US Attorneys Office, Suntrust Building, 919 East Main Street, Suite 1900, Richmond, VA 23219-4625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	E-mail/Text: rterry@iq7technology.com Aug 31 2018 02:35:49 Roy M. Terry, Jr., Sands Anderson PC, P.O. Box 2188, Richmond, VA 23218-2188
14381032	+EDI: CAPITALONE.COM Aug 31 2018 06:23:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14381036	+EDI: DISCOVER.COM Aug 31 2018 06:23:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14381037	+E-mail/Text: bankruptcy.bnc@ditech.com Aug 31 2018 02:34:25 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14382057	EDI: IRS.COM Aug 31 2018 06:23:00 IRS, P.O. Box 10025, Richmond, VA 23240
14381038	EDI: JEFFERSONCAP.COM Aug 31 2018 06:23:00 Fingerhut, POBox 2900, Saint Cloud, MN 56395-2900
14381044	E-mail/Text: colleen.atkinson@rmscollect.com Aug 31 2018 02:35:54 Receivable Management Inc, 7206 Hull Rd, Ste 211, Richmond, VA 23235-0000
14381046	E-mail/Text: bkr@taxva.com Aug 31 2018 02:35:16 Virginia Dept of Taxation, Court Debt Collection, P.O. Box 2402, Richmond, VA 23218-0016
14381045	+EDI: VACU.COM Aug 31 2018 06:23:00 Virginia Credit Union, Attn: Bankruptcy, Po Box 90010, Richmond, VA 23225-9010

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
14381040\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 01, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 30, 2018 at the address(es) listed below:

John P. Fitzgerald, III USTPRRegion04.RH.ECF@usdoj.gov  
Roy M. Terry, Jr. rterry@sandsanderson.com, rterry@iq7technology.com;ryan@sandsanderson.com  
Seth Jackson Marks on behalf of Debtor Darnell J. Simmons, III smarksster@gmail.com,  
hearl@paganomarks.com;smarks@paganomarks.com;btate@paganomarks.com;kddson@paganomarks.com;mfoley  
@paganomarks.com;gcross@paganomarks.com

TOTAL: 3